

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

PATENT

Applicant:	Tracey R. Thomas	Docket No.:	57824.0600
Serial No.:	10/710,779	Filing Date:	August 2, 2004
Group Art Unit:	3694	Confirmation No.:	4778
TITLE:	PAY YOURSELF FIRST BUDGETING	Examiner:	Abdul Basit

**REPLY AND AMENDMENT**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated September 27, 2010, of which this Reply is filed within two months, please amend the above identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.